



Commercial Education.

**Address delivered by Mr. HENRY MILES
before St. James Literary Society.**



Montreal, March 22nd, 1900.

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ADDRESS

The subject that I will speak upon this evening is one of wide importance, and I beg your consideration in introducing a matter on which there exists a diversity of opinion and as to which also, I feel some diffidence, not having the advantage of authority for reference. We all know of the lines upon which education is conducted in this country; but few, however, realize the defects that exist. We are apt to be carried away in our appreciation of a veritable perfection in some branches of education, overlooking the shortcomings that exist and that can be shown in respect to some of the greatest needs towards fostering the material progress of our country. My words will carry you, I feel sure, to a conviction that the educational system of Canada does not cover all the requirements of our youth nor does it respond to all the demands of modern life. The institutions of learning ignore commercial education. They afford the least possible assistance to the young men and women of this country for entering upon commercial life. The benefactors—the donors of magnificent gifts to the cause of education—almost

without exception have been men who have amassed wealth in business pursuits, and let me ask, why have one and all overlooked the interest of education in commercial branches?

I would arraign the educational institutions of Canada for neglecting an all-important branch of education. I admit the exertion of every effort and energy towards education for the professions—law, medicine, science, and others, as well as theology. Why is it that there is no practical training school for commerce. The merchants, bankers, and manufacturers of to-day, are, with few exceptions, men of more or less limited education—self-taught for the most part. Expert and able as those in the higher walks of commerce may be—it is not difficult to ascertain that their education has been obtained in the office; in the counting room; in the workshop, warehouse or salesroom. Let me ask why so many years of young life should be expended in tedious observation and practice of menial duty perhaps to the neglect of the improvement of mind? Why this loss of the chance of a wider range of education that every business man lives to regret, in after life? Men can, and do make money without education. Natural ability or fitness leads many to success, but once that goal reached, can you count in thousands those who, upon one occasion or other live to feel the absence of that of which they were deprived in early life through the lack of a proper provision in our educational system? Early preparation for commercial life which would train, cultivate and refine the mind. The higher institutions of learning do not, it must be admitted, fit young men for business life. The very nature of the years of study

unfit them rather for this life. A graduate is too far advanced in years—in the tastes of living acquired—in the surroundings of social life and culture to begin at the beginning and it is not practical to commence at a middle stage under present conditions. The advice of any business man of experience is to parents, "If your boy is to follow a business life let him commence young—15 or 16 years of age." Now, what does this mean? What is the commencement? Sweep the office or ware-room, polish the brass and windows, dust the goods, clean the shelves, run messages and observe from month to month, and from year to year what the seniors do and copy. Learn the particular business gradually. This is practical and all very well as far as one side of the question goes, but by the time the lad becomes a man and knows of the details of the business, he has passed by the golden period of his life for study—for the education of mind—the cultivation of thought. An adept in some branch of trade, perhaps, but lamentably ignorant of much that goes to make up the ideal man of business. Natural intelligence is stunted, the mind untrained for position and for general usefulness in the community. The initial stages of the medical profession in years gone by included the cleaning of the doctor's buggy, grooming the horse and driving the practitioner from patient to patient, gathering by the way a knowledge of the profession. The lawyer's apprentice in the same way spent his early years in caring for the office, copying documents, and all manner of observing attendance upon the legal luminary. In these professions to-day, what do we see. Is there not a contrast? Has not everything been provided? A

liberal education accompanies the most careful provision for the practical study. Ordinary professors are largely supplemented by men high in the active practice of both. The best talent is applied to the education of these overcrowded professions. Theology is not learned by attendance at church, by passing through an apprenticeship of sweeping out pews or shovelling snow from the pathways leading to the sacred edifices. How many instances could be cited of the advancement in learning in various branches? How many examples could be given wherein education has improved—following ever the march of science and the demands of civilization, and what good reason can be advanced for the absolute neglect and ignoring of the requirements of commerce? The commerce of to-day differs widely from that of 25 or 50 years ago. Competition is keen and the difficulties of succeeding ever increasing. Capital and favoring opportunity was the requirement in the past. To-day, brains are more important than capital. The numbers engaged in the professions for which every educational opportunity and provision is made are insignificant compared with the followers of commercial pursuit, even if we take alone the proprietors or principals of business enterprises. We can freely assent to the necessity of the physician, the lawyer, the clergyman. The greater the educational facilities for all the professions, the better for the community, but why is not provision made as well for educating the young men and the young women of this county for commercial life?

As to the best means for covering this want, it is first necessary to convince educationalists of the existence of the want. We must first

seek to convince the authorities of our universities of the fact that there is an immense field open to their labours and that the material welfare of our national life is at stake upon the issue. Pride now exists in the ability of these institutions to send out to practice many hundreds of doctors and lawyers, and many hundreds as well in the other professions. How much greater would be this satisfaction if they could point to the thousands and thousands of merchants, bankers and manufacturers that they had fitted to take their places in the life of commerce upon a basis equally efficient to that for which they strive to benefit mankind in the direction of their present efforts.

If the leaders in educational matters can be convinced of the existence of this greater field for their labour the inauguration of the effort in the direction indicated would seem indeed readily possible. The want can be placed before those who are ever ready to devote a portion of the results of business success at the command of the needs of their fellow-men, and it would seem indeed as likely that such men would view with favor the establishment of commercial courses in connection with the universities of Canada. The man who is at all fitted for business. without education, or with a very limited education, would, with the possession of a good sound education and a special training upon subjects that will come up at every turn throughout his business life, be a stronger factor—an infinitely more important unit in the commercial battle—for himself and for his surroundings. The stronger, the more able, are individuals, the greater the aggregate strength of the commercial community—the surer the progress of the commerce of

our country. My thoughts on the subject carry me in the direction of an outline of the course that might be pursued, and I will indicate, roughly, a plan that competent authority in a position to proceed practically might amplify. I will preface the suggestions given in detail by saying that partial courses might be open to those unable for one reason or other to take all. Many young men in business occupation might with the permission of their employers, devote one or more hours in the day to the study of special subjects.

Further, certain parts of the courses of study might be made optional, even to those who had the required time at their disposal, as the particular branch of business to be followed might not call for the study of certain subjects. I will presume that the advantage of a fair school education is secured to the age, say, of 15 years. After that age the higher school, the college or university should furnish a three year's course, giving especial attention to the following subjects:

English language, composition. literature.

French language.

German language.

History of the British Empire.

History of Europe.

“ of the United States.

Journalism.

Practical finance, exchange, banking.

Accounting, book-keeping.

Commercial law.

Theory and geography of commerce.

Public speaking.

Statistics.

Monetary history.

Principles of government.

Municipal government.

Insurance— Fire, life, marine.

Commerce and commercial relations.

Transportation — Rail and water, bills of lading.

The manufactures of Canada.

The natural products of Canada.

The (internal) trade of Canada.

The export trade of Canada.

The Customs Act and tariff of Canada, import trade.

Stenography.

Partnership, company, incorporation.

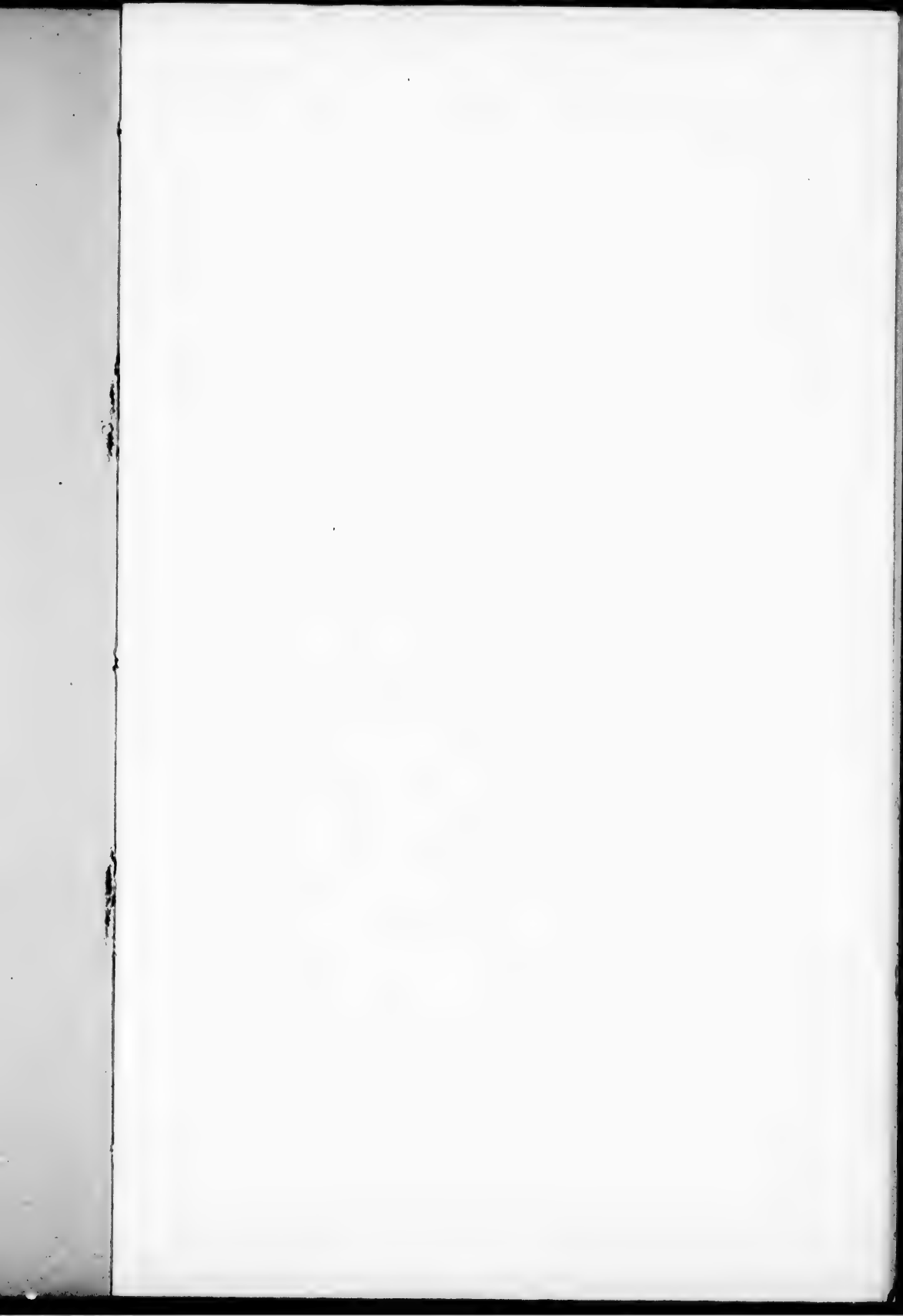
Insolvency, liquidation.

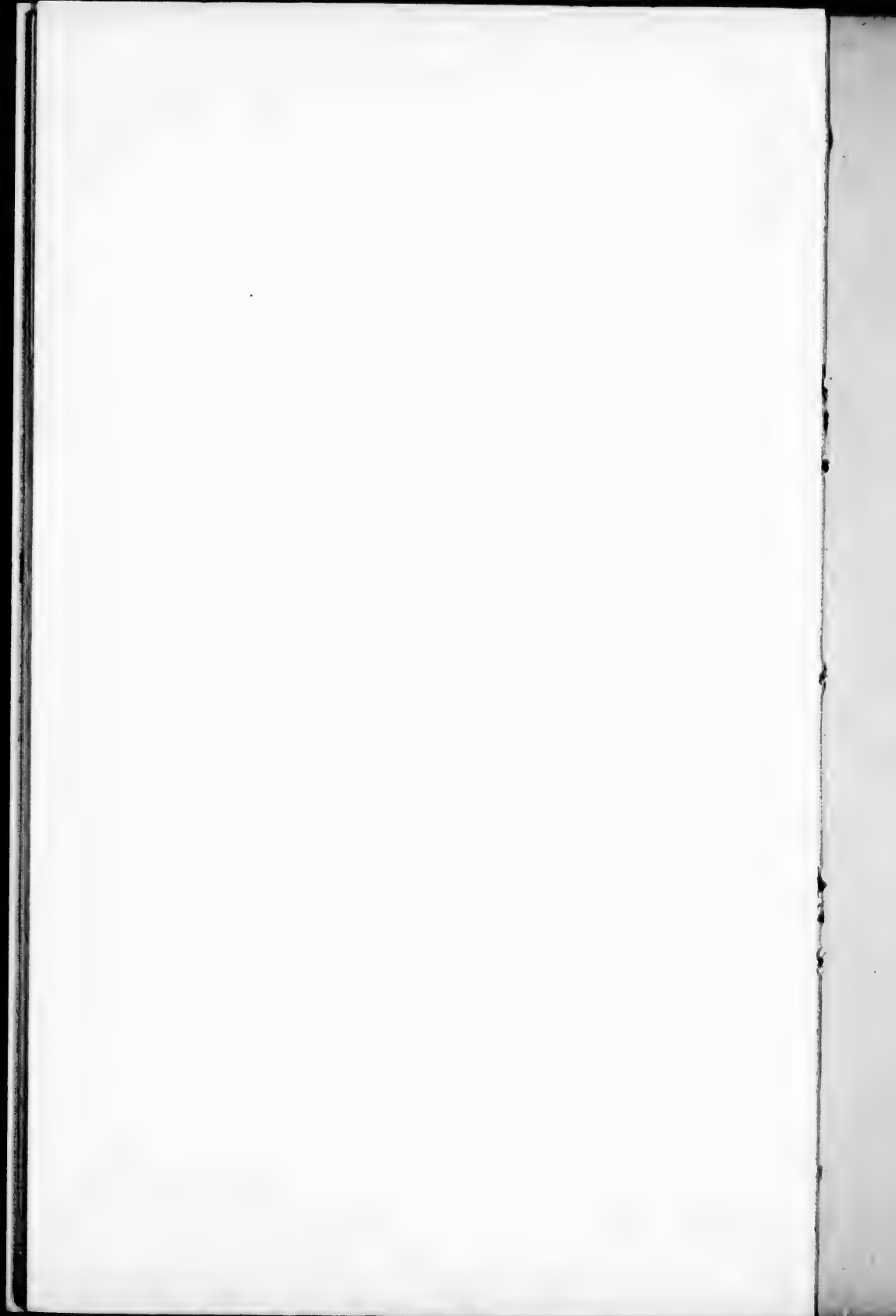
Many of these subjects could only be dealt with satisfactorily by men engaged in active business. Therefore, in arranging a course of commercial study it would be necessary to arrange for lectures or addresses by prominent men just in the same way as do the faculties of medicine and law. Neither faculty could turn out the men they do were it the system to teach exclusively from theory. The idea I place before you in this paper would furnish great advantages within the reach of lads actually beginning their business career with a common school education at the age of 15 or 16 years, and the following of the complete course would enable young men of 18 years of age to enter business employment upon a most desirable basis. The knowledge imparted in a course such as suggested would, with little additional practical experience, fit a young man for the higher positions in commercial life. He would be able to take his place as his ability or opportunity might call with eminent satisfaction.

I will make special reference to some of the subjects that have been indicated as desirable.

Let me say also that during the three years' course it should be made possible to acquire further general knowledge than is possessed usually by the boy or girl at the age of 15 or 16 years. It is not necessary for me here to point out the advantages of the study of English literature—a correct knowledge of the language should be sought as a first essential. The reading of it and a familiarity with the authors will but train the mind and broaden the ideas of all. The value of composition will be found in practice. In every day business life; in correspondence and in the making of statements of fact and reports. In the discussion of any business subject is it not an advantage to be able to plainly and concisely state the facts and the deductions with which you would wish to convince. How can this object be attained without tuition in composition?

The French language is very necessary in a portion of this country—invaluable when required—but to business men who seek trade relations on the Continent of Europe it is an essential. It is the language of diplomacy the world over, and therefore it can be said that with a knowledge of it one can travel and make oneself understood in all foreign countries. Everywhere there are those who can speak French. To speak it and to write it should be the accomplishment aimed at. The German language, while not as necessary as the French should be pressed to the attention of all who have the time to give to its study. Valuable to the business man who will ever engage in trade relations with Germany and Austria-Hungary. The history of our country. The history of the great British Empire should be a leading subject. All our youth should have





the opportunity of knowing—to appreciate—the vast domain of our beloved Queen. This present war has educated the masses to a great extent. Our people knew nothing of South Africa until called upon to respond to the defence of the Empire's honour. With the shedding of Canadian blood upon the plains and kopjes of South Africa do we learn of the geography and history of that continent and of the almost limitless extent of Great Britain's possession in that part of the world. Should it not be different? Should we not—as a people—have in our minds a knowledge of the extent of that Empire of which we form a part, and would not the reading and study of this subject train the mind and enlarge thought? Would it not tend to inspire ambition — to learn of the civilizing influence of the British people—the sacrifices for Christianity and in the noble cause of humanity—and to learn as well the extent to which success has attended this unvarying purpose of our great nation. To learn of the blessings brought to the human race under this influence. The history of Europe should be followed and that, too, of the great country to the south—the United States. This great nation occupies an important place among nations. It has but lately entered the wider sphere that has been so long occupied almost alone by the Motherland. In Cuba, Porto Rico, and the Philippines the United States has been—like England—a champion for humanity and civilization. A great nation, especially in commerce, trading with all parts of the world. A home of inventive genius and an object lesson among nations in commercial activity and progress. Our trade relations with the United States are vastly impor-

tant. Last year, for example, Canada purchased two and a half times more goods in the United States than she did from Great Britain. More than one-third of the entire commerce of our country is with this Republic. The aggregate of Canada's trade is a little more than 300 million dollars (1898), and in 1898 the trade between Canada and the United States amounted to 125 million dollars. Should we not cultivate a knowledge of the history of the Republic—of the people with whom we have such a vast commerce? Journalism should have consideration within a commercial course. Optional, perhaps, and why, may I ask, should not special advantages be offered to those who afterwards become the educators of the masses? The press can exert a mighty influence in the progress of our country. Why should not a special effort be made to train for this profession? Might we not hope to elevate the standard of the press? Might we not succeed in cleansing and purifying the fountain from which flows the education of the people? It seems to me that clean journalism would receive an impetus from a standard set by a distinct university effort to that end. I will not speak of the evil effects of the vulgarity and coarseness of the newspaper. You all can appreciate the bad effects in our own community of the sensational falseness of that section of the press whose effort is to copy the yellow journals that have such wide scope in the United States. Our standard is fortunately higher and our laws regulate to a greater extent the conduct of the newspaper in this country, but improvement can be effected. Many of the subjects I have noted to you do not require words from me as to practical utility.

Business law could be placed before a commercial student in a manner to be serviceable throughout a business career. The experience that is gained by merchants and bankers enables even instructing and assisting the lawyer. General lectures on the subject would, I believe, be of high value to the young man on the threshold of a business career.

Public speaking is one of the weak points with business men generally. The brightest man—at the desk—within office routine, as a manufacturer, as a banker, in any of the walks of business life, in fact, is often the most stupid when called upon to address a meeting. He will tell you that he is “not accustomed to public speaking, that he has nothing to say, and that with these few remarks he will resume his seat; or else he will try ineffectually to convey his thoughts and ideas to his hearers incoherently and without effect, and the next day will remember, perhaps, all he desired to say or should have said the day before. Training in speaking is well worth a place in a commercial course. It would supply a most apparent want. It would render men engaged in mercantile pursuit far more useful to the community in which they lived and as well would it multiply the effective advocates for the progress and protection of commerce.

The principles of government and the government of municipalities should be earlier understood by those to be engaged in commercial life. We have in this city a “Good Government Association,” for instance. For some years it has sought to educate the taxpayers of this city in regard to municipal government. Success has finally attended the persistent effort put forth and to-day our citizens have

from this source learned much of civic administration. It had certainly the advantage of an object lesson in the current maladministration of civic affairs. So soon as the taxpayers were educated by this association they became more difficult to please as to representatives in the City Council. The practical result is a Council—honest and competent — with good purpose and backed up by a public appreciation of what is right and wrong. This is due certainly to an education on the subject of municipal government. The question is only as to the extent of the teaching upon the subjects of "The Principles of Government" and "Municipal Government," that would be possible in a university commercial course.

In regard to "Stenography," I will say that I believe it should be made a feature in a commercial course. It would be of infinite advantage to all business men. I do not mean to say that all should be competent stenographers, but, apart from the requirement of those who will actually serve in that capacity, I do hold that the ability to record, quickly, conversation, speech, ideas and impressions would have a far-reaching value. The demand for stenographers is great and the supply of those competent is indeed surprisingly limited. The reason is doubtless that sufficient attention is not given to its study. In the business office it is indeed tedious—to teach a stenographer—yet that is what the present system of study at the business college obliges. I have stated that the college graduate is unfitted in a large extent, for business life. There are many exceptions to many rules, but in a general sense it is the case that the following of a college course to graduation is a disad-

vantage to a young man who contemplates commercial life. Fortunately, perhaps, all are not equal in natural ability—all have not the same ambition in life nor the possibility within their reach of attaining a desire. I find it difficult to place before you in words what I know actually to be the fact in this connection. A college graduate under the present system of education is not practicable as an apprentice to a business calling. He is unfit for a medium position in any business pursuit and he certainly is not competent to manage or direct a business enterprise. I fear that the only example I have in mind at this moment may be a poor one, yet if it conveys an idea favoring my contention for commercial education it will serve a better purpose than as an amusing warehouse story. A prominent wholesale grocer was induced to take as an apprentice a graduate of one of our universities. He was 24 years of age, of good family, parents well off, and was quite a presentable young man. An apprentice in this business is an errand boy—sweeps, carries parcels and has a variety of other calls upon his time and energy that are not included in the curriculum of study that brought to him his B.A. degree. His first days of apprenticeship were devoted to looking round, getting his bearings in the great warehouse. I think it was on the morning of his third day his employer—a wealthy merchant of some 60 years of age, handed the young man a written order for four dozen of brooms, telling him to hurry up, as he was completing an order for a steamboat about to leave. “Go and get them quickly,” was the command. The broom maker’s place of business was some three or four hundred yards away. The young man started

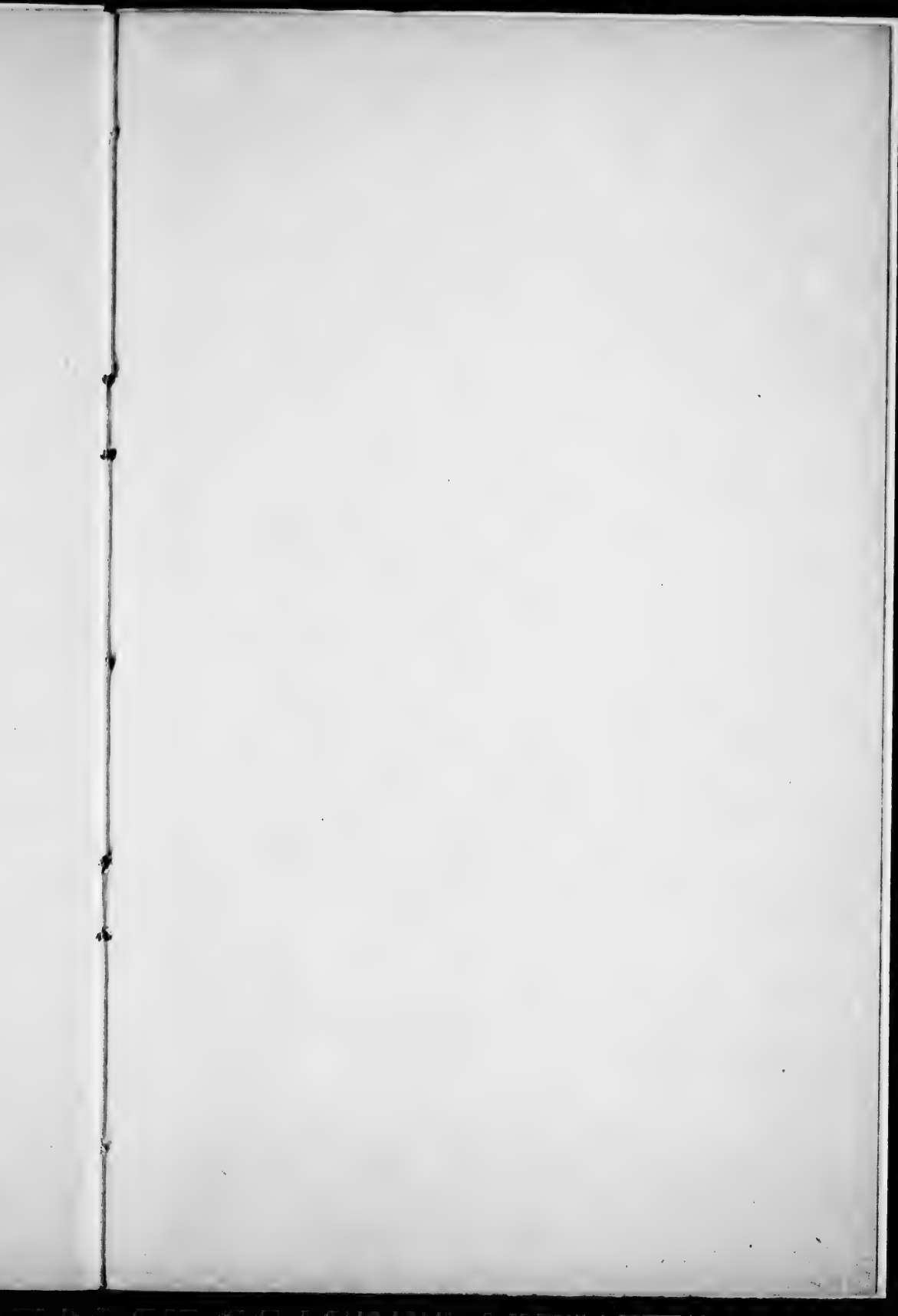
brightly upon his errand but when he saw the brooms and realized the size of his load he hesitated. The broom maker told him his express team would take them over to his employer in an hour or two and the apprentice gladly availed himself of the kind offer. He returned to his employer, who was surprised and annoyed to observe his return empty-handed. On learning the particulars, the merchant put his hat on and told the young man to follow and watch. He did not say more. On reaching the broom emporium the employer put two dozen of the brooms—tied in one dozen packages — on each shoulder and again commanded the youth to “follow and watch.” His commercial education as to “brooms in a hurry,” was complete when his employer said in unloading the brooms from his shoulders: “Dat is de way we do when dere is hurry for brooms.” Perhaps you have read the story of the rough country peasant boy—a stable boy—who was suddenly called upon to officiate as butler for a gentleman’s dinner. A number of guests were present and the regular butler had unexpectedly absented himself. Champagne was to be one of the drinkables, and the master directed the boy to get a wash-tub into the adjacent room and partially fill it with ice. This was satisfactorily done. He was told where the wine was to be found and at a given signal he was to put it on the ice. A later signal was to be given which would indicate to him that the wine was sufficiently cold to be served. The signals were received and acted upon but the tub was brought into the dining room. It contained all the champagne but while he had put in ‘on ice’ he had considered it necessary to do away with the bot-

ties. His education in the stable had not fitted him for the important functions of butler.

The object should be in every direction to educate for the calling to be followed in life. The butler requires a training, not in a stable and perhaps not in a university. He would get it in a servant's position—by watching and copying if you like. But the merchant—the business man—should not be obliged to pass his early years in a menial position. Experience gives the best knowledge, but life is indeed too short to permit of any years of waste in time. Give our young men and our young women the advantage of a commercial course in the college or university. It will then be possible to begin several grades higher up in the business circle. Those who will never rise in that life can well fulfil the earlier serving apprentices. The saving of this time—spent in acquiring knowledge—in being educated for commerce as a profession—will serve too to strengthen the forces of commerce in our country.

We Canadians possess a great country. Great development is always proceeding and our natural resources will in time bring Canada into rank with the great trading nations of the world. We have a history to be proud of. A record of progress of late years that evokes a natural national pride. By leaps and bounds has our Dominion come to the front—come to the attention of the older countries. With a population indeed small in comparison with the area of our land we have accomplished that which makes the onlooker wonder. It is not alone our resources. It is not alone our government. It is not chance that has made this Dominion of Canada what it is to-day. The

men and women of our country. The spirit, energy and ability of Canadians are the factors in our country's progress. The future is largely in the hands of the upholders of our commerce and for the strengthening of this class I would make a plea—to the universities—to the benefactors of universities, for attention to the great national want that exists and for the endowment that will be required. I have an unbounded confidence in the future of Canada, in the possibilities of its development and I know of nothing that can contribute as much towards the building up of our Dominion—towards the reaching of a commercial position of importance among trading nations—than the furnishing to our youth a commercial education.



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